

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF WEST VIRGINIA

IN RE:
JOHN J. MAGNONE
AUTUMN M. MAGNONE

CASE NO. 15-00009
CHAPTER 13

Debtors

TRUSTEE'S REPLY TO BSI FINANCIAL SERVICES RESPONSE TO TRUSTEE'S NOTICE
OF FINAL CURE

This day comes the Trustee and replies to BSI Financial Services' response as follows:

1. The debtors' plan as confirmed by this Court provided that on-going payments through the Trustee to PHH Mortgage Corporation as well as cure the pre-petition arrearage.
2. A transfer of claim [dkt 57], was filed on December 16, 2015, stating the mortgage claim had been transferred from HSBC/PHH Mortgage Corporation to Federal National Mortgage Association. A second transfer of claim [dkt 79], was filed on July 5, 2017, stating the mortgage claim had been transferred from Federal National Mortgage Association to BSI Financial Services.
3. The Trustee' Notice of Final Cure states that she has paid the sum of \$62,725.59 on the on-going mortgage obligation, with the final payment of \$4,124.70, as well as curing the full amount of pre-petition arrears in the amount of \$20,105.67. The Trustee's records show that the debtors on-going mortgage payments were current and the debtors were responsible for the on-going monthly payments beginning with the

October 2020 payment.

4. The Response to the Trustee's Notice of Final Cure filed by BSI Financial Services states that the debtors are not current on all post-petition payments, being due \$960.03, with the next post-petition payment coming due on August 1, 2020.
5. After a thorough comparison of the Trustee's payment records and the payment records including with the Response to the Trustee's Notice of Final Cure filed by BSI Financial Services, it appears there is a discrepancy. The Trustee's disbursement check #849906, in the amount of \$1,994.26, issued on April 22, 2016, is not included in the creditor's payment report.

WHEREFORE, the Trustee requests that an order be entered finding that the Trustee has made all payments due by her office pursuant to the plan as confirmed and the orders entered by this Court and for such other and just relief as the Court may grant.

/s/ Meagan Preece

Helen M. Morris, Trustee
State Bar No. 2637
Meagan Preece, Staff Attorney
State Bar No. 13249
Chapter 13 Trustee
P O Box 8535
South Charleston, WV 25303
(304)744-6730

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the attached document was served upon the following parties in interest on the date this document was filed with the Court by the method shown below. Service by mailing a true copy via U.S. first class mail with postage pre-paid.

JOHN J. MAGNONE
AUTUMN M. MAGNONE
101 BIRD WAY
WEIRTON, WV 26062

PRA RECEIVABLES MANAGEMENT, LLC
PO BOX 12907
NORFOLK, VA 23541

BSI FINANCIAL SERVICES
1425 GREENWAY DRIVE, STE 400
IRVING, TX 75038

Those parties who requested electronic service by filing notice with the clerk's office were served by electronic transmission.

/s/ Meagan Preece

Helen M. Morris, Trustee
State Bar No. 2637
Meagan Preece, Staff Attorney
State Bar No. 13249
Chapter 13 Trustee
P O Box 8535
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